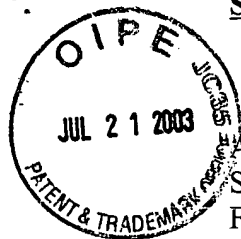


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S/N 10/037,430

PATENT



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	Mark J. Smith	Examiner:	Clement B. Graham
Serial No.:	10/037,430	Group Art Unit:	3628
Filed:	October 25, 2001	Docket:	104.001000 1
Title:	SYSTEMS AND METHODS FOR WEALTH MANAGEMENT		

AMENDMENT AND RESPONSE UNDER 37 CFR § 1.111

MS NON-FEE AMENDMENTS

Commissioner for Patents

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GROUP 3600

INTRODUCTION

Applicant has reviewed the Office Action mailed on April 23, 2003. Please amend the above-identified patent application as follows.